5

10

15

SERVER-BASED ELECTRONIC WALLET SYSTEM

ABSTRACT OF THE DISCLOSURE

Purchases from a wireless device are facilitated by detecting, at a proxy (14), that a wireless device is attempting to access a form from a merchant server (18). The form is automatically filled at the proxy and delivered to the wireless device together with a hyperlink to a file stored on a wallet server (17). Upon receipt at the wallet server of an instruction from the wireless device, information is delivered to the merchant server to complete a transaction. Also, a wireless device (10) is provided having a browser for sending, to an Internet connected gateway, a request to access a form from a merchant server (18). Upon receipt from a proxy, the wireless device receives, stores and presents to a user a representation of the form pre-filled with data relating to the user, together with a hyperlink to a file and an indication that activation of the hyperlink will complete a transaction.